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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	Case No. 17-36717
Ibarra, Norman G	§	
Espinoza-Ibarra, Marina G	§	
	§	
Debtors(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court  
219 S. Dearborn Street  
7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at

9:30 a.m. on Tuesday, October 16 , 2018  
in Courtroom 619, U.S. Courthouse  
219 S. Dearborn St., Chicago, IL 60604

Date Mailed: 09/20/2018

By : /s/ Joseph A. Baldi

Trustee

Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

Ibarra, Norman G

Espinoza-Ibarra, Marina G

Debtors(s)

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Case No. 17-36717

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SUMMARY OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION

The Final Report shows receipts of	\$	3,923.40
and approved disbursements of	\$	45.00
leaving a balance on hand of:	\$	3,878.40

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 980.85	\$ 0.00	\$ 980.85
Trustee, Expenses: Joseph A. Baldi	\$ 9.00	\$ 0.00	\$ 9.00

Total to be paid for chapter 7 administrative expenses \$ 989.85

Remaining Balance \$ 2,888.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$40,374.91 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.2 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 12,207.70	\$ 0.00	\$ 873.39
00002	American Express Bank FSB c/o Becket	\$ 46.97	\$ 0.00	\$ 3.36
00003	PNC Bank, N.A.	\$ 13,192.04	\$ 0.00	\$ 943.80
00004	PYOD, LLC its successors and assigns as	\$ 4,370.70	\$ 0.00	\$ 312.69
00005	PYOD, LLC its successors and assigns as	\$ 8,589.00	\$ 0.00	\$ 614.48
00006	Synchrony Bank c/o PRA Receivables	\$ 1,038.87	\$ 0.00	\$ 74.32
00007	Synchrony Bank c/o PRA Receivables	\$ 929.63	\$ 0.00	\$ 66.51

Total to be paid to timely general unsecured creditors \$ 2,888.55

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$292.53 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00008	ACAR LEASING GM FINANCIAL	\$ 292.53	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Trustee

Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.